Case 07-20841 Doc 1 Filed 11/07/07 Entered 11/07/07 14:36:36 Desc Main Document Page 1 of 37

	barriorit		90 - 0	,, 0,	
					Voluntary Petition
st, Middle):		Name	of Joint I	Debtor (Spouse	e) (Last, First, Middle):
t 8 years		All O (inclu	ther Name de marriec	es used by the did, maiden, and	Joint Debtor in the last 8 years d trade names):
other Tax ID No. (if mor	re than one, state a	ll) Last f	our digits	of Soc. Sec./C	Complete EIN or other Tax ID No. (if more than one, state a
, and State):	7ID C- 1-	Street	Address	of Joint Debtor	r (No. and Street, City, and State):
			CD.		ZIP Code
of Business:		Coun	ty of Resid	lence or of the	e Principal Place of Business:
treet address):		Maili	ng Addres	s of Joint Deb	otor (if different from street address):
_	ZIP Code				ZIP Code
or		<u> </u>			
				•	r of Bankruptcy Code Under Which Petition is Filed (Check one box)
☐ Single Asset Re in 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other ☐ Tax-Exel (Check box ☐ Debtor is a tax-under Title 26 of	eal Estate as d 101 (51B) bker mpt Entity , if applicable) exempt organ of the United i	ization States	☐ Chap☐ Cha	oter 9 pter 11 pter 12 pter 13 s are primarily code in 11 U.S.C. rred by an indiv	§ 101(8) as business debts.
`	nai Revenue C	<u> </u>			Chapter 11 Debtors
nsideration certifying the Rule 1006(b). See Office chapter 7 individuals of the Rule 1006(b).	hat the debtor cial Form 3A. only). Must	Check	Debtor is c if: Debtor's to inside c all applic A plan is Accepta	s not a small be aggregate not ers or affiliates cable boxes: s being filed wances of the pla	ness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D). pusiness debtor as defined in 11 U.S.C. § 101(51D).
le for distribution to un	nsecured cred	itors.			THIS SPACE IS FOR COURT USE ONLY
operty is excluded and	administrativo		es paid,		
ition to unsecured cred	intors.				1
1,000- 5,001- 5,000 10,000	25,000	50,000	50,001- 100,000	100,000	
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\$100,001 to \$1 million			_		
\$100,001 to \$1 million		0,001 to		More than	
	orthern District st, Middle): st 8 years other Tax ID No. (if more than the state of the stat	other Tax ID No. (if more than one, state a state a state a state): ZIP Code 60628	other Tax ID No. (if more than one, state all) other Tax ID No. (if more than one, state all) other Tax ID No. (if more than one, state all) and State): Street ZIP Code	st, Middle): Name of Joint I	orthern District of Illinois st, Middle): Name of Joint Debtor (Spous K, Middle): Name of Joint Debtor (Spous K, Middle): Nature of Business (Check one box) Street Address of Joint Debtor (Spous K) (

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Document Page 2 of 37

Official Form	1 (4/07)	1 age 2 01 37	FORM B1, Page 2
Voluntar	y Petition	Name of Debtor(s): Alexander, Vellyn R.	
(This page mu	ast be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two,	attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If 1	nore than one, attach additional sheet)
Name of Debt	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is an	Exhibit B individual whose debts are primarily consumer debts.)
forms 10K a pursuant to S	pleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United	ner named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, States Code, and have explained the relief available or the certify that I delivered to the debtor the notice
□ Exhibit	A is attached and made a part of this petition.	X /s/ Dwight W. Le Ve Signature of Attorney for Dwight W. Le Vert	Debtor(s) (Date)
	Ext	nibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and id	dentifiable harm to public health or safety?
(To be some		nibit D	d ottook a samanata Evkikit D
_	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	-	i attach a separate Exhibit D.)
If this is a joi		a part of this petition.	
Ī -	D also completed and signed by the joint debtor is attached a	and made a part of this petition	on.
	Information Regardin	ng the Debtor - Venue	
	(Check any ap	· -	
•	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, g	eneral partner, or partnership	pending in this District.
	Debtor is a debtor in a foreign proceeding and has its printhis District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a	defendant in an action or
	Statement by a Debtor Who Resides (Check all app		Property
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box	checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would be	come due during the 30-day period

Name of Debtor(s):

Alexander, Vellyn R.

Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

$Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Vellyn R. Alexander

Signature of Debtor Vellyn R. Alexander

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 7, 2007

Date

Signature of Attorney

X /s/ Dwight W. Le Vert ARDC#

Signature of Attorney for Debtor(s)

Dwight W. Le Vert ARDC# 3129045

Printed Name of Attorney for Debtor(s)

Legal Assistance Foundation of Metropolitan Chicago
Firm Name

10 WEST 35TH STREET, 4TH FLOOR Chicago, IL 60616

Address

312 261-6754 Fax: 312 261-6755

Telephone Number

November 7, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Vellyn R. Alexander		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

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Form 6-Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Vellyn R. Alexander		Case No		
-		Debtor	,		
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	4,465.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		1,589.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		7,872.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,220.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,528.00
Total Number of Sheets of ALL Schedu	ıles	15			
	T	otal Assets	4,465.00		
			Total Liabilities	9,461.00	

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Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Vellyn R. Alexander		Case No.	
•		Debtor	,	
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,220.00
Average Expenses (from Schedule J, Line 18)	1,528.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	0.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		7,872.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		7,872.00

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Form B6A (10/05)				
In re	Vellyn R. Alexander		Case No.	
•		Debtor		

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Clain
--------------------------------------	--	---	--	----------------------------

None

Sub-Total > 0.00 (Total of this page) 0.00

Total >

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re	Vellyn R. Alexander	Case No.	
_		Debtor ,	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	P.O. B	ngton Mutual sox 2437 worth, CA 91313-2437	-	376.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		ntial rental security deposit - Patra Partners, Morris Avenue, Homewood, Illinois, 60430	-	1,100.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Ordina furnish	ary and necessary household goods and hings located at debtor's place of residence.	-	900.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Ordina debtor	rry and necessary clothing and apparel located a 's place of residence.	t -	500.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > 2,876.00

2 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Vellyn R. Alexander	Case No.
_	<u>- </u>	,

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Total (Total of this page)	al > 0.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Vellyn R. Alexander	Case No.

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	Au	tomobile located at debtor residence	-	1,589.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	Χ			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	Χ			
34.	Farm supplies, chemicals, and feed.	Х			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 1,589.00 (Total of this page) | Total > 4,465.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re	Vellyn R. Alexander	Case No	
_		, Debtor	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certif Washington Mutual P.O. Box 2437 Chutsworth, CA 91313-2437	ricates of Deposit 735 ILCS 5/12-1001(b)	376.00	376.00
Security Deposits with Utilities, Landlords, and Others residential rental security deposit - Patra Partners, 18200 Morris Avenue, Homewood, Illinois, 60430	735 ILCS 5/12-1001(b)	1,100.00	1,100.00
Household Goods and Furnishings Ordinary and necessary household goods and furnishings located at debtor's place of residence.	735 ILCS 5/12-1001(b)	900.00	900.00
Wearing Apparel Ordinary and necessary clothing and apparel located at debtor's place of residence.	735 ILCS 5/12-1001(a)	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles Automobile located at debtor residence	735 ILCS 5/12-1001(c)	1,589.00	1,589.00

Total: 4,465.00 4,465.00

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Official Form 6D (10/06)

In re	Vellyn R. Alexander	Case No	
_	-	Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P.

name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTLNGEN	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 3152510			July 2005	Т	D A T E D			
Credit Acceptance Corp 25505 West 12 Mile Rd Ste 30 Southfield, MI 48234	х	-	Purchase Money Security 1998 Ford Explorer Value \$ Unknown		X		4 500 00	Halmann
Account No.			Value \$ Unknown			\dashv	1,589.00	Unknown
The country of			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
0				Subt	ota	1	4.500.55	
0 continuation sheets attached			(Total of t	e)	1,589.00	0.00		
	Total (Report on Summary of Schedules)						1,589.00	0.00

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Official Form 6E (4/07)

In re	Vellyn R. Alexander	Case No.	
-	·	Debtor ,	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate

schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case
under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trus or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. \$ 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another

substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6F (10/06)

In re	Vellyn R. Alexander		Case No.	
-		Debtor	,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the

claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

			no to report on and benedule 11			_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Č	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H		COZH-ZGWZ	ZL-QU-DA	D I S P U T E D	AMOUNT OF CLAIM
Account No. 45702321			January 2007	T	T E D		
Allied Interstate 3000 Corporate Exc Columbus, OH 43231		-			Х		174.00
Account No.			SBC			T	
Representing: Allied Interstate			Bill Payment Center Chicago, IL 60663-0001				
Account No. 26325573			March 2006			T	
Asset Accept POB 2036 Warren, MI 48090		-			X		1,080.00
Account No.	┝		Bally Total Fitness Corp	+		\vdash	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Representing: Asset Accept			8700 West Bryn Mawr Avenue Chicago, IL 60631				
_3 continuation sheets attached			(Total of	Sub this			1,254.00

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Official Form 6F (10/06) - Cont.

In re	Vellyn R. Alexander	Case No.	_
· -		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS	CODE	Н		CONT	DZLLQU	DISPUT	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C 1 M	CONSIDERATION FOR CLAIM. IF CLAIM	I N G E N	QUIDATE	U T E D	AMOUNT OF CLAIM
Account No. 101620619	T	T	March 2004	\rac{1}{7}	T E D		
Debt Recovery Solutions 900 Merchants Concourse, Suite 106 Westbury, NY 11590-5114		-			Х		134.00
Account No.	┞	╁	Z Tel Comminications	+			101.00
Representing:	l		Debt Rec Sol				
Debt Recovery Solutions			900 Merchants Conc Westbury, NY 11590				
Account No. 3FI38871	┢	H	September 2005	t			
LVNV Funding POB 10497 Greenville, SC 29603		-			х		
							652.00
Account No.		T	MCI Lvnv Funding				
Representing: LVNV Funding			POB 10497 Greenville, SC 29603				
Account No. 1453635	T	T	March 2003				
MED COLLECTIONS SERVICES 725 S. WELLS ST., STE. 700 Chicago, IL 60607-4521		-	Medical services		x		
		L					200.00
Sheet no1 of _3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his			986.00

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Official Form 6F (10/06) - Cont.

In re	Vellyn R. Alexander	Case No.	_
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

ODEDVICO DIS VALVE	С	Hu	isband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	N L L QU L D A F	D I S P U T E D	AMOUNT OF CLAIM
Account No. 1690947	1		April 2005 Medical services	'	Ę		
MED COLLECTIONS SERVICES 725 S. WELLS ST., STE. 700 Chicago, IL 60607-4521		-	ivieuluai sei vices		X		220.00
Account No. 683280587	t		November 2006	+	t		
NCO Fin /99 POB 41466 Philadelphia, PA 19101		-			×		4,073.00
Account No.	✝		Commonwealth Edison	+	t	+	
Representing: NCO Fin /99			System Credit/ Bankruptcy Dept 2100 Swift Drive Oak Brook, IL 60523-1559				
Account No. 31576179	t	H	July 2006	+	+		
NCO Medclear P.O. Box 41448 Philadelphia, PA 19101		-			x		279.00
Account No. 31576180	\dagger		July 2006	+	+		
NCO Medclear P.O. Box 41448 Philadelphia, PA 19101		-			×		229.00
Sheet no. 2 of 3 sheets attached to Schedule of		1		Sub	tota	L al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				4,801.00

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Official Form 6F (10/06) - Cont.

In re	Vellyn R. Alexander	Case No.	_
· -		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. 2104099475	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. June 2004	CONTINGENT	Q U I	SPUTED	AMOUNT OF CLAIM
	l				Ď		
Park Dansan PO Box 248 Gastonia, NC 28053		-			x		652.00
	┞		MOLO 0.000 ALLI	_			032.00
Account No. Representing: Park Dansan			MCI Comm 3 302 Abld Park Dansan POB 248 Gastonia, NC 28053-0248				
Account No. 8798300045724013			November 2005	+		H	
Wexler and Wexler 500 W. Madison St, Suite 2910 Chicago, IL 60661-2587		-			x		
							179.00
Account No. Representing: Wexler and Wexler			Comcast Wexler and Wexler 500 West Madison Street Suite 2910 Chicago, IL 60661				
Account No.							
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of	Sub this			831.00
			(Report on Summary of So		ota lule		7,872.00

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(10/03)				
•				
In re	Vellyn R. Alexander		Case No.	
-		Debtor	,	

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Patra Partners 18200 Morris Avenue Homewood, IL 60430

Form B6G

One year residential leasehold debtor is leasee.

_____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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(10/05)		
•		
In re	Vellyn R. Alexander	Case No.
-		Debtor

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

Form R6H

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Carline Dunlap 4605 Baring Apt 1M East Chicago, IN 46312 Credit Acceptance Corp 25505 West 12 Mile Rd Ste 30 Southfield, MI 48234

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Official Form 6I (10/06)

In re	Vellyn R. Alexander		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

filed, unless the spouses are separated a	and a joint petition is not filed. Do not state the name of				
Debtor's Marital Status:	DEPENDENTS OF D	EBTOR AND S	POUSE		
Single	RELATIONSHIP(S): Son Daughter Son Son	AGE(S): 11 12 14 18			
Employment:	DEBTOR		SPOUSE		
Occupation					
Name of Employer					
How long employed					
Address of Employer					
INCOME: (Estimate of average or	projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and	d commissions (Prorate if not paid monthly)	\$_	0.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
		Ф	0.00	Ф	N/A
3. SUBTOTAL		\$_	0.00	\$_	IN/A
4. LESS PAYROLL DEDUCTIONa. Payroll taxes and social secb. Insurance		\$ _ \$ _	0.00	\$ \$	N/A N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DE	EDUCTIONS	\$_	0.00	\$_	N/A
6. TOTAL NET MONTHLY TAK	E HOME PAY	\$_	0.00	\$	N/A
7. Regular income from operation of	of business or profession or farm (Attach detailed stat	tement) \$	0.00	\$	N/A
8. Income from real property	_	\$	0.00	\$	N/A
9. Interest and dividends		\$ _	0.00	\$	N/A
10. Alimony, maintenance or support that of dependents listed above11. Social security or government a		s use or	0.00	\$	N/A
(C:f-).		\$	0.00	\$	N/A
		-	0.00	\$ 	N/A
12. Pension or retirement income		-	0.00	\$ 	N/A
13. Other monthly income		· -		T	·
(Specify): Food Stamp		\$	500.00	\$	N/A
SSA		\$	720.00	\$	N/A
14. SUBTOTAL OF LINES 7 THE	ROUGH 13	\$_	1,220.00	\$_	N/A
15. AVERAGE MONTHLY INCO	\$_	1,220.00	\$	N/A	
16. COMBINED AVERAGE MON from line 15; if there is only one debto			\$	1,220	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: -NONE-

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Official Form 6J (10/06)

In re	Vellyn R. Alexander		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

_	Complete this schedule by estimating the average or projected monthly expenses of the debtor filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly		ily at time case
A. Are real estate taxes included? Yes No X	☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. expenditures labeled "Spouse."	Complete a separate s	schedule of
A. Are real estate taxes included? Yes No X No X No No X No No	1. Rent or home mortgage payment (include lot rented for mobile home)	\$	190.00
D. Is property insurance included?			
D. Water and sewer S 0.00 C. Telephone S 50.00 C. Telephone S 50.00 C. Telephone S 50.00 C. Other S 50.00			
C. Telephone S 50.00	2. Utilities: a. Electricity and heating fuel	\$	
A. Other	b. Water and sewer	\$	0.00
3. Home maintenance (repairs and upkeep)		\$	
4. Food \$ 4,50.00 5. Clothing \$ 75.00 6. Laundry and dry cleaning \$ 25.00 7. Medical and dental expenses \$ 0.00 8. Transportation (not including car payments) \$ 0.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Lates (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plant) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plant) \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00		\$	
5. Clothing \$ 75.00 6. Laundry and dry cleaning \$ 25.00 7. Medical and dental expenses \$ 0.00 8. Transportation (not including car payments) \$ 100.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 6. Health \$ 0.00 6. Dother \$ 0.00 6. Other \$ 0.00 6. Dother \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the photography of the payments of the payments for support of additional dependents not living at your home \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00		\$	
6. Lundry and dry cleaning \$ 25.00 7. Medical and dental expenses \$ 0.00 8. Transportation (not including car payments) \$ 100.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 20.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 a. Homeowner's or renter's \$ 0.00 b. Life \$ 0.00 c. Health \$ 0.00 d. Auto \$ 120.00 e. Other \$ 0.00 t. Expectify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in themery payments; (In chapter 11, 12, and 13 cases, do not list payments to be included in themery payments; (In chapter 11, 12, and 13 cases, do not list payments for included in themery payments; (In chapter 11, 12, and 13 cases, do not list payments for included in themery payments; (In chapter 11, 12, and 13 cases, do not list payments to be included in themery payments; (In chapter 11, 12, and 13 cases, do not list payments for included in themery payments; (In chapter 11, 12, and 13 cases, do not list payments for support of additional dependents not living at your home \$ 0.00 15. Payment for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$		T	
7. Medical and dental expenses \$ 0.00 8. Transportation (not including car payments) \$ 100.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 13. Life \$ 0.00 14. Auto \$ 0.00 15. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 16. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 17. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 18. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the payments: (In chapter 11, 12, and 13 cases, do not list payments for support of additional dependents not living at your home \$ 0.00 18. Altimony, maintenance, and support paid to others \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 <tr< td=""><td></td><td>\$</td><td></td></tr<>		\$	
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Official Form 6-Declaration. (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Vellyn R. Alexander			Case No.	
	•		Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	ING DEBTOR'S SC	HEDULI	ES
	DECLARATION UNDER P	ENALTY C	F PERJURY BY INDIV	IDUAL DE	EBTOR
	I declare under penalty of perjury th				
	<u>17</u> sheets [total shown on summary pag knowledge, information, and belief.	e pius 2], ar	id that they are true and co	rrect to the	best of my
	knowledge, mornation, and benefit				
Date	November 7, 2007	Signature	/s/ Vellyn R. Alexander		
			Vellyn R. Alexander		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-20841 Doc 1 Filed 11/07/07 Entered 11/07/07 14:36:36 Desc Main Document Page 24 of 37

Official Form 7 (04/07)

United States Bankruptcy Court Northern District of Illinois

In re	Vellyn R. Alexander		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT

AMOUNT STILL OWING

AMOUNT PAID

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses

whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

STATUS OR

DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or

returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

spouses are separated and a joint pennion is not mean,

DATE OF REPOSSESSION,

NAME AND ADDRESS OF FORECLOSURE SALE, DESCRIPTION AND VALUE OF

CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR. IF ANY DATE OF GIFT VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE**

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

5

LAW

GOVERNMENTAL UNIT

NOTICE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

NOTICE LAW

GOVERNMENTAL UNIT c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six **years** immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ADDRESS

NAME

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 7, 2007

Signature /s/ Vellyn R. Alexander

Vellyn R. Alexander

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

		Northern Di	istrict of	Illinois			
In re Vellyn R.	Alexander				_ Case No.	·	
			Debtor(s)		Chapter	_7	
	CHAPTER 7 INDI	VIDUAL DEBTO	OR'S ST	ATEME	NT OF IN	TENTION	
I have filed a	schedule of assets and liabili	ties which includes deb	ts secured b	y property o	f the estate.		
☐ I have filed a	schedule of executory contra	cts and unexpired lease	s which inc	ludes person	al property subj	ect to an unexpire	ed lease.
I intend to do	the following with respect to	property of the estate v	which secur	es those deb	ts or is subject t	o a lease:	
Description of Secure	d Property	Creditor's Name		operty will be	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1998 Ford Explore	er	Credit Acceptance C	Corp				Х
Description of Leased Property -NONE-		Lessor's Name	ass	ase will be umed pursuan 11 U.S.C. § 2(h)(1)(A)	t		
Date November	7, 2007	Signature		R. Alexand	ler		

Debtor

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_	V. II. 5 Al			
In re	Vellyn R. Alexander		Case No.	
		Debtor(s)	Chapter	_ 7

	I	DISCLOSURE C	F COMPENS	ATION OF ATTOR	NEY FOR D	EBTOR(S)	
1.	compensation pa	aid to me within one ye	ar before the filing		or agreed to be pa	the above-named debtor and to me, for services rendered bllows:	
	For legal se	ervices, I have agreed to	accept		\$	0.00	
	Prior to the	filing of this statement	I have received		\$	0.00	
						0.00	
2.	\$0.00 of th	ne filing fee has been pa	iid.				
3.	The source of the	e compensation paid to	me was:				
	•	Debtor		Other (specify):			
4.	The source of co	ompensation to be paid	to me is:				
	•	Debtor		Other (specify):			
6.	A copy of the In return for the a. Analysis of th b. Preparation a c. Representation d. Representation e. [Other provise By agreement with	above-disclosed fee, I he debtor's financial situand filing of any petition on of the debtor at the non of the debtor in advesions as needed] ith the debtor(s), the above any tenants of debtor described by the above any tenants of debtor debtor debtor described by the debtor debto	vith a list of the name have agreed to render thation, and rendering the schedules, statementeeting of creditors are the result of the statementeeting of creditors are proceedings are covered schedules. If requested Leading to the schedules are covered to the statement of the schedules are covered to the	r legal service for all aspects g advice to the debtor in dete ent of affairs and plan which and confirmation hearing, and other contested bankruptches not include the following AFMC may represent debtires a separate decision.	of the bankruptcy rmining whether to may be required; d any adjourned he y matters; service:	case, including: of file a petition in bankruptcy; arings thereof;	irm.
			(CERTIFICATION			
this	I certify that the s bankruptcy proce		statement of any ag	greement or arrangement for p	payment to me for	representation of the debtor(s)	in
Da	ted: November	7, 2007		/s/ Dwight W. Le Ve	ert ARDC#		
_		,		Dwight W. Le Vert	ARDC# 3129045		
				Legal Assistance F			
				10 WEST 35TH ST Chicago, IL 60616	KEEI, 41H FLO	UK	
				312 261-6754 Fax	:: 312 261-6755		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Dwight W. Le Vert ARDC# 3129045	X /s/ Dwight W. Le Vert ARDC#	November 7, 2007					
Printed Name of Attorney	Signature of Attorney	Date					
Address:							
10 WEST 35TH STREET, 4TH FLOOR							
Chicago, IL 60616							
312 261-6754							
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Vellyn R. Alexander	X /s/ Vellyn R. Alexander	November 7, 2007					
Printed Name(s) of Debtor(s)	Signature of Debtor	Date					
Case No. (if known)	X						
	Signature of Joint Debtor (if any)	Date					

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois	
In re	Vellyn R. Alexander	Case No.	
		Debtor(s) Chapter 7	
	VE	ERIFICATION OF CREDITOR MATRIX	
		Number of Creditors:	21
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of creditors is true and cor	rrect to the best of my
Date:	November 7, 2007	/s/ Vellyn R. Alexander Vellyn R. Alexander Signature of Debtor	

Vellyn R. Alexander 106 W. 107th Street Chicago, IL 60628

Dwight W. Le Vert ARDC# Legal Assistance Foundation of Metropolitan Chicago 10 WEST 35TH STREET, 4TH FLOOR Chicago, IL 60616

Allied Interstate Acct No 45702321 3000 Corporate Exc Columbus, OH 43231

Asset Accept Acct No 26325573 POB 2036 Warren, MI 48090

Bally Total Fitness Corp 8700 West Bryn Mawr Avenue Chicago, IL 60631

Carline Dunlap 4605 Baring Apt 1M East Chicago, IN 46312

Comcast Wexler and Wexler 500 West Madison Street Suite 2910 Chicago, IL 60661

Commonwealth Edison System Credit/ Bankruptcy Dept 2100 Swift Drive Oak Brook, IL 60523-1559

Credit Acceptance Corp Acct No 3152510 25505 West 12 Mile Rd Ste 30 Southfield, MI 48234 Debt Recovery Solutions Acct No 101620619 900 Merchants Concourse, Suite 106 Westbury, NY 11590-5114

LVNV Funding Acct No 3FI38871 POB 10497 Greenville, SC 29603

MCI Lvnv Funding POB 10497 Greenville, SC 29603

MCI Comm 3 302 Abld Park Dansan POB 248 Gastonia, NC 28053-0248

MED COLLECTIONS SERVICES Acct No 1453635 725 S. WELLS ST., STE. 700 Chicago, IL 60607-4521

NCO Fin /99 Acct No 683280587 POB 41466 Philadelphia, PA 19101

NCO Medclear Acct No 31576179 P.O. Box 41448 Philadelphia, PA 19101

Park Dansan Acct No 2104099475 PO Box 248 Gastonia, NC 28053

Patra Partners 18200 Morris Avenue Homewood, IL 60430 SBC Bill Payment Center Chicago, IL 60663-0001

Wexler and Wexler Acct No 8798300045724013 500 W. Madison St, Suite 2910 Chicago, IL 60661-2587

Z Tel Comminications Debt Rec Sol 900 Merchants Conc Westbury, NY 11590